

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
JOHNSTOWN DIVISION**

In re:

TODD E MUMMERT

Debtor(s)

Case No. 17-70093JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/10/2017.
- 2) The plan was confirmed on 05/23/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/02/2018, 02/04/2019.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/13/2020.
- 5) The case was completed on 04/12/2022.
- 6) Number of months from filing or conversion to last payment: 62.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$11,020.00.
- 10) Amount of unsecured claims discharged without full payment: \$143,819.71.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$120,222.41
Less amount refunded to debtor \$40.38

NET RECEIPTS: \$120,182.03

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$4,971.00
Court Costs \$0.00
Trustee Expenses & Compensation \$5,624.74
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$10,595.74

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANK OF AMERICA NA**	Unsecured	16,923.00	NA	NA	0.00	0.00
BANK OF AMERICA NA**	Unsecured	17,863.00	NA	NA	0.00	0.00
BANK OF AMERICA NA**	Unsecured	7,331.00	NA	NA	0.00	0.00
BANK OF NEW YORK MELLON - TRU	Secured	11,665.00	0.00	0.00	0.00	0.00
BANK OF NEW YORK MELLON - TRU	Secured	0.00	0.00	0.00	0.00	0.00
BANK OF NEW YORK MELLON - TRU	Unsecured	8,503.00	8,862.18	8,862.18	0.00	0.00
BANK OF NEW YORK MELLON - TRU	Unsecured	0.00	0.00	35,758.80	0.00	0.00
BANK OF NEW YORK MELLON - TRU	Unsecured	0.00	11,884.94	11,884.94	0.00	0.00
BANK OF NEW YORK MELLON - TRU	Priority	0.00	0.00	0.00	0.00	0.00
BANK OF NEW YORK MELLON - TRU	Secured	65,811.23	65,758.80	30,000.00	30,000.00	3,980.11
BANK OF NEW YORK MELLON - TRU	Unsecured	0.00	0.00	0.00	0.00	0.00
BURTON NEIL	Unsecured	6,906.00	NA	NA	0.00	0.00
CACH LLC	Unsecured	7,728.00	NA	NA	0.00	0.00
CACH LLC	Unsecured	690.00	NA	NA	0.00	0.00
CAPITAL ONE**	Unsecured	14,055.00	NA	NA	0.00	0.00
CAPITAL ONE**	Unsecured	915.00	NA	NA	0.00	0.00
DIRECTV LLC BY AMERICAN INFOSC	Unsecured	NA	100.90	100.90	0.00	0.00
DISCOVER BANK(*)	Unsecured	5,664.00	5,664.41	5,664.41	0.00	0.00
ELIZON MASTER PARTICIPATION TRI	Secured	0.00	40,045.31	0.00	0.00	0.00
ENHANCED RECOVERY COMPANY	Unsecured	241.00	NA	NA	0.00	0.00
HOME DEPOT CREDIT SERVICES	Unsecured	6,141.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	367.21	367.21	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	2,000.00	3,025.20	3,025.20	3,025.20	0.00
JOHNSTOWN REGIONAL SEWAGE**	Unsecured	334.00	NA	NA	0.00	0.00
JOHNSTOWN REGIONAL SEWAGE**	Unsecured	326.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Secured	44,910.00	61,669.53	0.00	0.00	0.00
JPMORGAN CHASE BANK NA	Secured	0.00	28,547.36	0.00	0.00	0.00
OCWEN LOAN SERVICING LLC(*)	Secured	115,220.00	0.00	0.00	0.00	0.00
PA COLLECTION SERVICE++	Unsecured	87.00	NA	NA	0.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	3,054.00	NA	NA	0.00	0.00
PENELEC/FIRST ENERGY**	Unsecured	NA	1,224.27	1,224.27	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PENN CREDIT CORP++	Unsecured	216.00	NA	NA	0.00	0.00
PLAZA REVOLVING TRUST BY WILM	Secured	152,518.00	135,202.33	0.00	0.00	0.00
PLAZA REVOLVING TRUST BY WILM	Secured	0.00	0.00	6,948.55	6,948.55	0.00
PLAZA REVOLVING TRUST BY WILM	Secured	0.00	135,358.60	0.00	48,613.39	0.00
TOTAL CARD INC O/B/O MONTEREY	Unsecured	201.00	NA	NA	0.00	0.00
USSCO FEDERAL CREDIT UNION(*)	Secured	52,828.00	53,311.29	0.00	0.00	0.00
USSCO FEDERAL CREDIT UNION(*)	Secured	17,495.00	19,782.05	0.00	0.00	0.00
WELLS FARGO BANK NA	Secured	0.00	4,729.63	4,729.63	4,729.63	0.00
WELLS FARGO BANK NA	Secured	52,175.00	40,343.71	0.00	12,289.41	0.00
WELLS FARGO BANK NA	Secured	57,785.00	0.00	0.00	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$36,948.55	\$97,851.35	\$3,980.11
Mortgage Arrearage	\$4,729.63	\$4,729.63	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$41,678.18	\$102,580.98	\$3,980.11
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$3,025.20	\$3,025.20	\$0.00
TOTAL PRIORITY:	\$3,025.20	\$3,025.20	\$0.00
GENERAL UNSECURED PAYMENTS:	\$63,862.71	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$10,595.74</u>
Disbursements to Creditors	<u>\$109,586.29</u>
TOTAL DISBURSEMENTS :	<u>\$120,182.03</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/15/2022

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.